



Order Filed on October 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Albert Russo
PO Box 4853
Trenton, NJ 08650
(609) 587-6888
Standing Chapter 13 Trustee

In re:

Michael A. Ferguson
Theresa Sertich

Debtor(s)

Case No.: 21-12573 / MBK

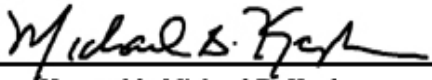
Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING
TRUSTEE'S MOTION TO DISMISS OR
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

DATED: October 27, 2023



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Certification of Default, and the Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtor's case is dismissed.

and it is further

ORDERED that:

Pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

Available funds on hand received prior to dismissal shall be distributed by the Chapter 13 Standing Trustee pursuant to the confirmed plan and any orders entered by the Court before returning funds to the debtor.

Any Order to Employer to pay the Chapter 13 Trustee that has been entered in this case is vacated, and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

In re:
Michael A. Ferguson
Theresa Sertich
Debtors

Case No. 21-12573-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 27, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	Michael A. Ferguson, Theresa Sertich, 1 Golden Rod Ct, Brick, NJ 08724-5018

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C Capone	on behalf of Joint Debtor Theresa Sertich ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Michael A. Ferguson ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5